



You must submit your retirement application to INPRS no later than 90 days before your retirement date to ensure a smooth transition between your last paycheck and your first benefit payment.

If retiring on:	Apply on:
May 1, 2013	Feb. 1, 2013
June 1, 2013	March 1, 2013
July 1, 2013	April 1, 2013
Aug. 1, 2013	May 1, 2013
Sept. 1, 2013	June 1, 2013
Oct. 1, 2013	July 1, 2013
Nov. 1, 2013	Aug. 1, 2013
Dec. 1, 2013	Sept. 1, 2013
Jan. 1, 2014	Oct. 1, 2013

INPRS
Retirement Services
One North Capitol, Suite 001
Indianapolis, IN 46204

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INDIANAPOLIS, IN 46204

INPRS
INDIANA PUBLIC RETIREMENT SYSTEM



Go into retirement with your eyes wide open

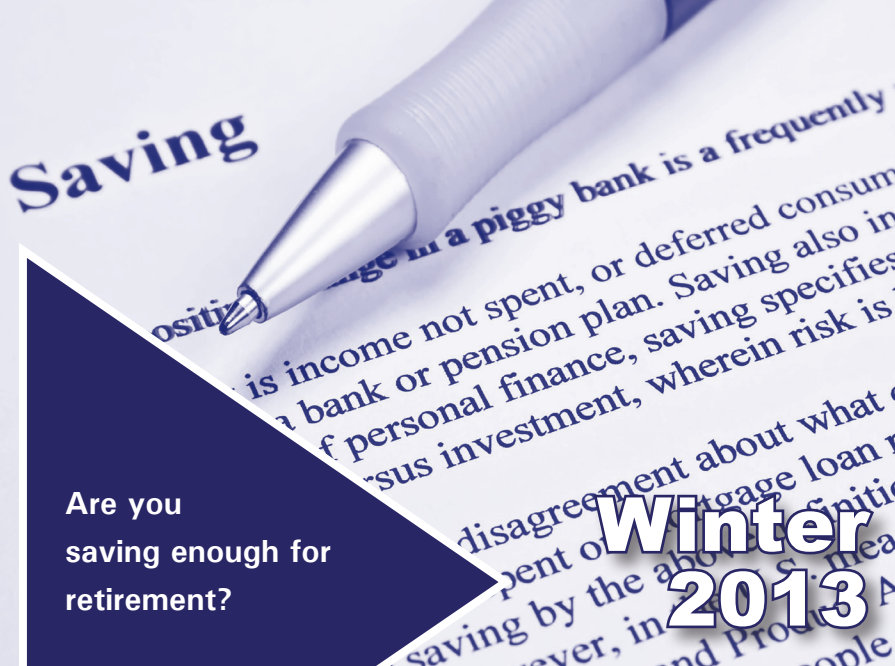
Winter 2013

Get eye opening facts

Read inside for information on our Retirement Benefit Workshops.

Register today to start planning your future.





Are you
saving enough for
retirement?

Winter
2013

It's a brand new year! It's a time to look toward the future with hope and optimism. It's also a time for change. Retirement may be one of the biggest changes of your life. Go into it with your eyes wide open.

Know how much income you will receive from all your possible sources (i.e. savings, pension, Social Security, etc.). Will your pension check and Social Security be enough to cover your monthly expenses?

A major home repair, or appliance purchase, will impact your savings

or add to your monthly expenses. Do you have enough in your emergency fund? Consider meeting with your financial adviser to discuss your retirement options based on your goals.

Be prepared by finding out more about your PERF pension benefit. Register for a retirement benefit workshop in your area.

ATTEND A PERF RETIREMENT BENEFIT WORKSHOP

Are you within 18 months of retirement? If so, sign up today

for a PERF retirement benefit workshop to receive:

- Information to help you budget for retirement
- A personalized benefit estimate
- Explanation of retirement options
- Step-by-step instructions for completing a retirement application
- Information about working after retirement

- Answers to your retirement questions

Do you need a little help completing a retirement application? If so, you can attend the last hour of any workshop for a hands-on walkthrough of your application. You can also browse PERF's step-by-step application guide video at <http://www.youtube.com/INPRS>. Or, you can access the YouTube video by scanning the QR code* below with your smartphone.



**QR code readers are available at iTunes for iPhone users and Google Play for Android users.*

WOULD YOU LIKE TO ATTEND A RETIREMENT BENEFIT WORKSHOP?

If you answered **yes**, find the location nearest you and visit our Web site at www.inprs.in.gov to obtain the dates we will be in your area.

Workshop locations are listed below:

Anderson	Evansville	Lawrenceburg	Richmond
Angola	Fort Wayne	Lebanon	Rochester
Auburn	Fowler	Liberty	Rockville
Bedford	Frankfort	Linton	Rushville
Beech Grove	Gas City	Logansport	Salem
Bloomington	Goshen	Madison	Schererville
Bluffton	Greencastle	Marion	Seymour
Brazil	Greenfield	Martinsville	Speedway
Brownsburg	Greensburg	Merrillville	Spencer
Carmel	Greenwood	Mishawaka	Tell City
Columbia City	Hartford City	Mooreville	Terre Haute
Columbus	Huntington	Muncie	Tipton
Connersville	Indianapolis	New Castle	Valparaiso
Covington	Jasper	Newport	Versailles
Corydon	Kendallville	North Vernon	Vincennes
Crawfordsville	Knox	Pendleton	Warsaw
Danville	Kokomo	Peru	Westville
Decatur	Lafayette	Plainfield	Williamsport
Delphi	LaGrange	Plymouth	Winamac
Elkhart	LaPorte	Rensselaer	

Session times:

1 p.m. - 3:30 p.m.

(unless otherwise noted at www.inprs.in.gov)

Register in one of the following ways:

- Go online to www.inprs.in.gov, click "Retirement Education," then click "Workshops." Click "Register for a PERF retirement benefit workshop," to complete the online registration form, or
- By phone, toll-free at (888) 526-1687.